

HOWARD R. STEPLER, JR., SUBSTITUTE	*	NO. 32,861	EQUITY
TRUSTEE FOR THE PURPOSE OF	*		
FORECLOSURE UNDER A DEED OF TRUST	*	IN THE	
FROM JAMES RILEY TRAIL, JR. AND	*	CIRCUIT COURT	
JANICE I. TRAIL, HUSBAND AND WIFE,	*		
TO ROBERT E. GEARINGER AND C.	*	FOR	
MONROE KEENEY, TRUSTEES	*		
ON	*	FREDERICK COUNTY,	
PETITION.	*	MARYLAND.	

* * * * *

AFFIDAVIT OF COMPLIANCE

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Howard R. Stepler, Jr., Substitute Trustee for the purpose of foreclosure, of Fredericktown Bank & Trust Company, and made oath in due form of law that he mailed, by certified mail, return receipt requested, a letter and a copy of the advertisement of foreclosure sale to the Borrowers, James Riley Trail, Jr. and Janice I. Trail, husband and wife, all pursuant to Rule W 74 2 (b) of the Maryland Rules of Procedure.

WITNESS my hand and Notarial Seal.

Mary E. Thompson
 Mary E. Thompson
 Notary Public

Noted April 8, 1983